

First National Bank is well known for a high level of personal service, experienced staff, and a broad range of loan products. Our staff is ready to offer you competitive rates so you can achieve your financial goals. We strive to create lasting relationships with our customers - and all loan decisions are made locally.

- **Easy Applications**
- **Confidentiality**
- **Financial Counseling**
- **Prompt Closings**

Mortgage Loan

Whether it is a home purchase or a refinance of your existing home, it is typically the single largest investment most people make. First National Bank offers a variety of mortgage products designed to fit the unique needs of each customer.

- **First-Time Homebuyer Program**
- **Adjustable Rate Mortgages**
- **Conventional Fixed Rate Mortgages**

Construction Loans

First National Bank takes you from planning stages through construction.

Consumer Loans

Consumer loans can be used for home improvements, automobiles, boats, recreational vehicles, debt consolidation, education, and other personal needs. Monthly payment loans are within easy reach at a First National Bank office.

Home Equity Loans / Lines of Credit

First National Bank offers both Home Equity loans and Lines of Credit that enable you to borrow only the amount you need. If you are a homeowner, you can borrow against the equity you have built in your home to fund major purchases such as college tuition, investments, home improvements or debt consolidation.

Agriculture Loans

Invest in livestock, equipment or crops with an Agriculture Loan from First National Bank.

Business Loans

We want to see your business be successful, and there are times financial assistance can help you achieve success. First National Bank is your business loan partner offering business loan products such as:

- **Credit Lines**
- **Letters of Credit**
- **Commercial Real Estate**
- **Loans for Equipment**
- **Inventory**
- **Working Capital**
- **SBA Loans**

